

EXHIBIT

23



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PO Box 113-6260 / 1103 2110 Beirut, Lebanon
Phone: +961.1.734080 - Fax: +961.1.734277

بريد بريد 1103 2110 / 113-6260 بيروت
هاتف: +961.1.734080 - فاكس: +961.1.734277

0014 Jounieh

Draft Issue

Date

07/03/20

Banque Du Liban

Value Date

07/03/20

We have issued a draft from A/C:

REDACTED
JOSEPH DAOU OR KAREN MARIE DAOU
CF Starter

Draft Amount USD ****5,811,500.00

Funding Amount USD ****5,811,506.61

Draft Num.: 443218

Beneficiary: JOSEPH OR KAREN DAOU

Orderer:

USD FIVE MILLION EIGHT HUNDRED ELEVEN THOUSAND FIVE HUNDRED ONLY

Accepted check she declined to
wire transfer

I agree to Trx. charges posted later

Customer Signature

Authorized Signature

Valid E. deposit in USA

0002/ AM-2

07/03/20 08:39 1200307000006

62 01 3

A844

JUNH@AAA 0000006



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CAPITAL L.L. 36 000 000 000 Fully Paid, List of Banks 101, R.C.B. 42600
P.O. Box 113-6260 / 1103 2110 Beirut, Lebanon

Phone: +961.1.734040 - Fax: +961.1.744277

رأس المال 36 000 000 000 ريال كامل المدفوع، رقم 101 سجل المصارف، بيروت، لبنان
هاتف: +961.1.734040 - فاكس: +961.1.744277

0014 Jounieh

Draft Issue

Date

07/03/20

Banque Du Liban

Value Date

07/03/20

We have issued a draft from A/C:

REDACTED

JOSEPH DAOU OR KAREN MARIE DAOU
CF Starter

Draft Amount USD ****5,811,500.00

Funding Amount USD ****5,811,506.81

Draft Num.: 443219

Beneficiary: JOSEPH OR KAREN DAOU

Orderer:

USD FIVE MILLION EIGHT HUNDRED ELEVEN THOUSAND FIVE HUNDRED ONLY

I agree to Trx. charges posted later

Customer Signature

Authorized Signature

07/03/20 08:39 1200307000006

62 01 3

A844

JUNH@AAA0000006

CAPITAL L.L. 36 000 000 000 Fully Paid, List of Banks 101, R.C.B. 42600
P.O. Box 113-6260 / 1103 2110 Beirut, Lebanon

Phone: +961.1.734040 - Fax: +961.1.744277

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Funding Amount USD ****5,811,506.81

Draft Num.: 443219

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Orderer:

USD FIVE MILLION EIGHT HUNDRED ELEVEN THOUSAND FIVE HUNDRED ONLY

I agree to Trx. charges posted later

Customer Signature

Authorized Signature

07/03/20 08:39 1200307000006

62 01 3

A844

JUNH@AAA0000006

Payment order instruction
Addressed to AM Bank SAL
Beirut - Lebanon

Date

07/03/20

Kindly execute the Payment Order as per the following instructions:

Ordering customer (Client's name)	JOSEPH DAOU OR KAREN MARIE DAOU
Account number to be debited	Account: REDACTED Currency: USD
Amount to be transferred in figures	Amount: 5,811,500 Currency: USD
Amount to be transferred in letters	Only five million eight hundred eleven thousand and five hundred USD only
Beneficiary Name & Address (Building, Street, Area, City, Country, Phone Number)	JOSEPH OR KAREN DAOU
Beneficiary's IBAN/ Account Number	N/A
Beneficiary's bank (Name, Branch, Country, Swift Code/FEDWIRE #/etc...)	N/A
Intermediary bank <u>if any</u> (name, branch, country, swift code/FEDWIRE #/etc...)	N/A
Details of payment including: - Detailed purpose of payment. - Relationship between ordering customer and Beneficiary.	Accepted check since declined to wire transfer Valid to deposit in USA 21621 Joseph



- In case it is a business transaction:
Mention the invoice number, invoice date, type of goods, origin and final destination of goods (if applicable) / the nature of services or contract date.

Accepted Check since declined to wire transfer
Valed to deposit in USA

Type of Charge
(one checkbox to be checked)

☐ SHA (Shared)

☒ OUR (On our account)

☐ BEN (on beneficiary's account)

1. Transfer execution is conditioned by availability of funds in our account.
2. AM Bank sal will not assume any liability of whatsoever nature for non-execution, delays in final payments, or blockage of funds by its correspondent banks or for any adverse consequences resulting from incomplete/erroneous information/documentation in payment details as instructed by us.
3. AM Bank sal shall be released from any liability arising from the non-execution of the payment order sent via electronic means in case the bank is unable to confirm and verify the provided information with us.
4. AM Bank sal has the right, without my reserve, to communicate to the Correspondent Bank any additional information including but not limited to the full name, address, profession or business activity of the ordering customer and shall be entitled to debit our account for any additional charges that might result from such inquiry.

After becoming aware of the above-mentioned conditions, we confirm that the payment order is within the framework of our standard and usual activities.

We hereby release AM Bank sal from any liability arising from non-execution, delays on final payment, or blockage of funds by its correspondents whether due to any misinterpretation or due to any sort of inquiries and clarifications related to applicable laws for Fighting Money Laundering or due to the enforcement of any sanctions. We acknowledge that AM Bank sal reserves the right to reject or stop the execution of the present payment order instructions if considered to breach any of the international sanctions, regulations and restrictive measures.

NAME & SIGNATURE

الوكالة




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First Bank of Lebanon
BANQUE DU LEBANON
No. 443219 / F

Payable to the order of
A l'ordre de
JOSEPH ORABELOUAH
USD FIVE MILLION EIGHT HUNDRED ELEVEN THOUSAND FIVE HUNDRED ONLY
مبلغ خمسة ملايين وثمانمائة واثني عشر ألفاً وخمسمائة فقط
الأمم المتحدة

Payable à / to
BEIRUT
To be cleared in Lebanon
REDACTED

Signature
REDACTED

AM BANK

07/03/20 استلمت الى محل بتابع

Accepted check since declined to wire transfer
Valid to deposit in USA.

الوكلاء

Signature

